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United Sta Norther	Voluntary Petition						
Name of Debtor (if individual, enter Last, First, Middle Vizcayno, Anna Rizza		1	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  Anna Rizza Mallari	s		used by the Joint Debtor i maiden, and trade names		years		
Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): <b>0041</b>	D. (ITIN) No./Complete	Last four digits of EIN (if more than	Soc. Sec. or Individual-Tone, state all):	axpayer I.D.	. (ITIN) No./Complete		
Street Address of Debtor (No. & Street, City, State & 536 W. Daybreak Lane	Zip Code):	Street Address of	Joint Debtor (No. & Stree	et, City, State	e & Zip Code):		
Round Lake, IL	ZIPCODE <b>60073</b>	ZIPCODE					
County of Residence or of the Principal Place of Busin	ness:	County of Resider	nce or of the Principal Pla	ce of Busine	ess:		
Mailing Address of Debtor (if different from street address	dress)	Mailing Address of	of Joint Debtor (if differen	nt from stree	t address):		
Г	ZIPCODE			Z	IPCODE		
Location of Principal Assets of Business Debtor (if di	fferent from street address a	bove):					
				Z	IPCODE		
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities,	Nature of 1 (Check or (Check or Health Care Business Single Asset Real Esta U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker	the Petition is Filed (C  Chapter 7					
check this box and state type of entity below.)	Clearing Bank Other  Tax-Exemp (Check box, if Debtor is a tax-exemp Title 26 of the United Internal Revenue Cod-	applicable.) t organization under States Code (the		1 U.S.C. red by an ly for a	box.)		
Filing Fee (Check one box	)		Chapter 11 l	Debtors			
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A.</li> </ul>	on certifying that the debtor	Debtor is not a  Check if: Debtor's aggreg affiliates are les	all business debtor as defismall business debtor as degree as a gate noncontingent liquids than \$2,190,000.	defined in 11	1 U.S.C. § 101(51D).		
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration		Check all applical A plan is being Acceptances of	filed with this petition		om one or more classes of		
Statistical/Administrative Information  Debtor estimates that funds will be available for divided Debtor estimates that, after any exempt property is distribution to unsecured creditors.	istribution to unsecured crec s excluded and administrativ	litors. ve expenses paid, there	e will be no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors		0,001- 25,000 5,000 50,000		Over 100,000			
Estimated Assets	00,001 to \$10,000,001 \$.  nillion to \$50 million \$		000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion			
Estimated Liabilities	00,001 to \$10,000,001 \$. million to \$50 million \$		000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion			

Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attac	ch additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If r	more than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be complete whose debts are I, the attorney for the petitione that I have informed the petitic chapter 7, 11, 12, or 13 of explained the relief available	Exhibit B  ed if debtor is an individual primarily consumer debts.)  er named in the foregoing petition, declar ioner that [he or she] may proceed unde title 11, United States Code, and hav under each such chapter. I further certif r the notice required by § 342(b) of th
	X /s/ Manny A. Aguja	10/10/09
	Signature of Attorney for Debtor(s	,
<ul> <li>✓ No</li> <li>Exh</li> <li>(To be completed by every individual debtor. If a joint petition is filed, e</li> <li>✓ Exhibit D completed and signed by the debtor is attached and ma</li> <li>If this is a joint petition:</li> <li>☐ Exhibit D also completed and signed by the joint debtor is attached</li> </ul>	nde a part of this petition.	
	• •	
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending i	in this District.
Debtor is a debtor in a foreign proceeding and has its principal p or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or	proceeding [in a federal or state court]
Certification by a Debtor Who Resid	es as a Tenant of Residentia	al Property
(Check all app Landlord has a judgment against the debtor for possession of debtor for possessio	blicable boxes.)  otor's residence. (If box checked	, complete the following.)
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Page 2

Page 2 of 30

Name of Debtor(s):

Vizcayno, Anna Rizza

Case 09-37885 Doc 1 Filed 10/10/09

B1 (Official Form 1) (1/08) Document

(This page must be completed and filed in every case)

**Voluntary Petition** 

filing of the petition.

Document

Page 3 of 30 Name of Debtor(s):

Vizcayno, Anna Rizza

Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

# **Signatures**

## Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# /s/ Anna Rizza Vizcayno

Signature of Debtor

Anna Rizza Vizcayno

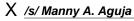
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 10, 2009

Х

## Signature of Attorney\*



Signature of Attorney for Debtor(s)

Manny A. Aguja 6220497 Law Offices of Manny A. Aguja 3144 W. Montrose Ave. Chicago, IL 60618 (773) 866-1186 Fax: (773) 866-1187 maguja3515@aol.com

### October 10, 2009

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

>	<	

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
---

Signature of Foreign Representative

Printed Name of Foreign Representative

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

 $_{B6\;Summary}\,(\textsc{Form}\,^{0}-\overset{QQ-}{Summary}),\overset{QQ-}{1}\overset{Q}{2}_{07)}\,\textsc{Doc}\,\,1$ 

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Document Page 4 of 30 United States Bankruptcy Court **Northern District of Illinois** 

IN RE:		Case No.
Vizcayno, Anna Rizza		Chapter 7
	Debtor(s)	•

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 270,000.00		
B - Personal Property	Yes	3	\$ 2,800.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 346,407.04	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 65,138.86	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 6,081.84
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 7,233.37
	TOTAL	16	\$ 272,800.00	\$ 411,545.90	

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Desc Main

(If known)

IN RE Vizcayno, Anna Rizza

Debtor(s)

Case No. \_\_\_

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# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
536 W.Daybreak Lane	Tenancy in	111		346.407.04
536 W.Daybreak Lane Round Lake, IL 60073	Tenancy in Common		270,000.00	346,407.04

TOTAL

270,000.00

(Report also on Summary of Schedules)

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(If known)

IN RE Vizcayno, Anna Rizza

Debtor(s) Case No. \_

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		25.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account		175.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnitures		575.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothes		250.00
7.	Furs and jewelry.		Jewelries		475.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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IN RE Vizcayno, Anna Rizza

\_ Case No. \_\_ Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		N		E, JOINT, JNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN
	TYPE OF PROPERTY	O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Toyota Corolla		1,300.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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IN RE Vizcayno, Anna Rizza

Debtor(s)

\_ Case No. \_ (If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	Х			
not uncardy instead itemize.				
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(If known)

IN RE Vizcayno, Anna Rizza

Debtor(s)

Case No. \_

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the	exemptions to	which o	debtor is	entitled under	r:
(Check one box)	_				

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	735 ILCS 5 §12-1001(b)	25.00	25.00
Checking Account	735 ILCS 5 §12-1001(b)	175.00	175.00
Household goods and furnitures	735 ILCS 5 §12-1001(b)	575.00	575.00
Clothes	735 ILCS 5 §12-1001(a)	250.00	250.00
Jewelries	735 ILCS 5 §12-1001(b)	475.00	475.00
1999 Toyota Corolla	735 ILCS 5 §12-1001(c)	1,300.00	1,300.00

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(If known)

IN RE Vizcayno, Anna Rizza

Debtor(s)

Case No.

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 117625228	Х		536 W. Daybreak Lane				307,463.87	76,407.04
Bank Of America Home Loan Servicing, LP P.O. Box 650070 Dallas, TX 75265			Round Lake, IL 60073					
			VALUE \$ 270,000.00					
ACCOUNT NO. <b>654233208800001</b>	Х		536 W. Daybreak Lane		Γ		38,943.17	76,407.04
Wells Fargo Bank P.O. Box 54180 Los Angeles, CA 90054			Round Lake, Illinois 60073					
			VALUE \$ 270,000.00					
ACCOUNT NO.								
			VALUE \$		1			
ACCOUNT NO.								
			VALUE \$					
			(Total of	Sul this p			\$ 346,407.04	\$ 152,814.08
			(Use only on		Tot pag		\$ 346,407.04	\$ 152,814.08

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Vizcayno, Anna Rizza

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Debtor(s)

Case No. \_\_\_\_\_(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	such summary of Certain Labinites and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
<b>V</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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Desc Main

(If known)

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM ACCOUNT NO. 09-100804 A-Tec Ambulance Inc. Integrity P.O. Box 457 Wheeling, IL 60090 90.00 ACCOUNT NO. 09-92500 A-Tec Ambulance Inc. Integrity P.O. Box 457 Wheeling, IL 60090 360.00 ACCOUNT NO. **09-95506** A-Tec Ambulance Inc. Integrity P.O. Box 457 Wheeling, IL 60090 90.00 ACCOUNT NO. 4313-0451-9754-9396 **AAA Financial Services** P.O. Box 15726 Wilmington, DE 19886 12,346.84 Subtotal

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3 continuation sheets attached

(Total of this page)

12,886.84

Total

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4264-2877-3854-9951							
Bank Of America P.O. Box 15726 Wilmington, DE 19886							7,300.00
ACCOUNT NO. 5178-0573-0349-6728							
Capital One P.O. Box 6492 Carol Stream, IL 60197							1,200.00
ACCOUNT NO. <b>B0909400112</b>						1	1,200.00
Centegra Health System P.O. Box 1447 Woodstock, IL 60098							324.61
ACCOUNT NO. <b>A0909400144</b>							324.01
Centegra Health System P.O. Box 1447 Woodstock, IL 60098							
ACCOUNT NO. <b>4266-9020-3300-2856</b>						$\dashv$	1,561.48
Chase P.O. Box 15548 Wilmington, DE 19886							240.00
ACCOUNT NO. 4185-8680-1155-0935						$\dashv$	910.00
Chase P.O. Box 15153 Wilmington, DE 19886							
							9,813.08
ACCOUNT NO. 5424-1805-6742-3212	-						
Citi Bank Processing Center Des Moines, IA 50364							
							8,700.00
Sheet no1 of3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	_		)	\$ 29,809.17
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	also atis	o oi tica	n d	\$

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Debtor(s)

\_ Case No. \_ (If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>13143707</b>			For Notice Purposes Only				
Creditors Interchange P.O. Box 1335 Buffalo, NY 14240			\$12,346.84 AA Financial Services/FIA Card Services				0.00
ACCOUNT NO. ending 7898	-					1	0.00
Discover P.O. Box 6103 Carol Stream, IL 60197							1,500.00
ACCOUNT NO. <b>4313-0459-9934-3097</b>							1,500.00
FIA Card Serivces P.O. Box 15019 Wilmington, DE 19886							10.510.05
ACCOUNT NO. <b>5178-0077-5605-5067</b>				+			13,519.85
First Premier Bank P.O. Box 5147 Siox Falls, SD 57117							
ACCOUNT NO. <b>VIZ5191</b>						+	400.00
Horizons Behavioral Health,LLC 970 S. McHenry Ave., Crystal Lake, IL 60014							
ACCOUNT NO. <b>MNI709094001126</b>				+		+	531.30
Moraine Emergency Physicians P.O. Box 8759 Philadelphia, PA 19101							21.70
ACCOUNT NO. HY8054  NCO Financial Systems Inc. P.O. BOX 15456  Wilmington, DE 19850			For Notice Purposes Only FIA Card Services \$13,519.85				20
							0.00
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t (Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	T als Statis	age Ota o or tica	)   1 1	\$ 15,972.85 \$

IN RE Vizcayno, Anna Rizza

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Case No.

Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			For Notice Purposes Only	T			
Northwest Collectors Inc. 3601 Algonquin Rd. Suite 232 Rolling Meadows, IL 60008			A-Tec Ambulance \$90.00				0.00
ACCOUNT NO.			For Notice Purposes Only	+		H	0.00
Northwest Collectors Inc. 3601 Algonquin Rd. Suite 232 Rolling Meadows, IL 60008	_		A-Tec Ambulance \$355.40				
ACCOUNT NO. <b>3136545723</b>				-			0.00
Tmobile P.O. Box 53410 Bellevue, WA 98015							500.00
ACCOUNT NO. <b>12589938</b>			For Notice Purposes Only				500.00
United Recovery Systems, LP P.O. Box 722929 Houston, TX 77272			\$9,813.08 Chase				
				_			0.00
Victoria's Secret P.O. Box 659728 San Antonio, TX 78265							
ACCOUNT NO. <b>4185-8652-2481-3456</b>				$\vdash$		$\dashv$	270.00
Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266							
							5,700.00
ACCOUNT NO.							
Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub iis p			\$ 6,470.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	t als tatis	tica	n al	\$ 65,138.86

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Debtor(s)

(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Vizcayno, Anna Rizza

Case No. \_ Debtor(s)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Nathanile Vizcayno 536 W. Daybreak Lane Round Lake, IL 60073	Wells Fargo Bank P.O. Box 54180 Los Angeles, CA 90054
	Bank Of America Home Loan Servicing, LP P.O. Box 650070 Dallas, TX 75265

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IN RE Vizcayno, Anna Rizza

Debtor(s) Case No.

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status  DEPENDENTS OF DEBTOR AND SPOUSE						
Married	RELATIONSHIP(S): Son Daughter				AGE(S) 2 1	):
EMPLOYMENT:	DEBTOR		S	POUSE		
Occupation Name of Employer How long employed Address of Employer  Unemployed 7 months		Schedule A	ttached			
<b>INCOME:</b> (Estimate of average of	or projected monthly income at time case filed)			DEBTOR		SPOUSE
1. Current monthly gross wages, s	alary, and commissions (prorate if not paid mont	hly)	\$	0.00	\$	7,020.01
2. Estimated monthly overtime			\$	0.00	\$	303.34
3. SUBTOTAL			\$	0.00	\$	7,323.35
4. LESS PAYROLL DEDUCTIO	NS					
a. Payroll taxes and Social Secu	rity		\$	0.00	\$	1,241.51
b. Insurance			\$	0.00		0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (specify)			\$		\$	
			\$		\$	
5. SUBTOTAL OF PAYROLL	DEDUCTIONS		\$	0.00	\$	1,241.51
6. TOTAL NET MONTHLY TA	AKE HOME PAY		\$	0.00	\$	6,081.84
7. Regular income from operation	of business or profession or farm (attach detaile	d statement)	\$	0.00	\$	0.00
8. Income from real property	of business of profession of farm (attach detaile	a statement)	\$	0.00		0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or supp	ort payments payable to the debtor for the debto	r's use or				
that of dependents listed above	mmant aggistance		\$	0.00	\$	0.00
11. Social Security or other govern			•		Ф	
(Specify)			\$ ——		φ —— \$	
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income (Specify)			•		¢	
(Specify)			\$ ——		Ψ <b>\$</b>	
			\$		\$	
14. SUBTOTAL OF LINES 7 T	HROUGH 13		s		\$	
	COME (Add amounts shown on lines 6 and 14)		\$	0.00		6,081.84
	ONTHLY INCOME: (Combine column totals:	from line 15;	(Report also	\$ on Summary of Sch		l, if applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Vizcayno, Anna Rizza

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

EMPLOYMENT: DEBTOR
Occupation
Name of Employer
How long employed
Address of Employer

Occupation Name of Employer How long employed Address of Employer

Occupation Name of Employer How long employed Address of Employer SPOUSE

Physical Therapist

**American Home Care Express Inc.** 

Case No. \_

9 years

6421 N. Hamlin Ave., Lincolnwood, IL

**Physical Therapist** 

**Express Professionals Home Health Servic** 

1 years 1699 Wall St.,

Mt Prospect, IL 60056

**Physcial Therapist** 

**Meridian Home Health Care Services** 

1 years and 3 months 100 N. Atkinson Ste 107 Grayslake, IL 60030 B6J (Official FCASE) (29,737885 Doc 1 Filed

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IN RE Vizcayno, Anna Rizza

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None

Debtor(s)

Case No. \_\_\_

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,363.54
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included? Yes <u>✓</u> No		
2. Utilities:		
a. Electricity and heating fuel	\$	387.00
b. Water and sewer	\$	35.00
c. Telephone	\$	222.83
d. Other Cellular Phone	\$	138.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	65.00
4. Food	\$	1,050.00
5. Clothing	\$	180.00
6. Laundry and dry cleaning	\$	45.00
7. Medical and dental expenses	\$	57.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	80.00
10. Charitable contributions	\$	75.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	285.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	<sub>\$</sub>	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	650.00
b. Other	\$	
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Miscellaneous	\$	200.00
Personal Care	\$	50.00
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable on the Statistical Supports of Contain Liabilities and Related Date	l <sub>¢</sub>	7 222 27

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 6,081.84
b. Average monthly expenses from Line 18 above	\$ 7,233.37
c. Monthly net income (a. minus b.)	\$ -1.151.53

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Document Page 21 of 30 **United States Bankruptcy Court** Northern District of Illinois

IN RE:	Case No
Vizcayno, Anna Rizza	Chapter 7
Debt	or(s)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

176,963.00 2008 Federal Tax Return

182,579.00 2007 Federal Tax Return

0.00 Employement-Debtor

4,997.72 Employment-Spouse

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None
a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the**commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices Of Manny A. Aguja 3144 W. Montrose Ave. Chicago, IL 60618 GreenPath, Inc. 38505 Country Club Drive Suite 210 Farmington Hills, MI 48331 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **04/14/2009** 

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
500.00

10/08/2009 90.00

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#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

# 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### **Nathaniel Vizcayno**

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None  $\checkmark$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 10, 2009	Signature /s/ Anna Rizza Vizcayno	
	of Debtor	Anna Rizza Vizcayno
Date:	Signature of Joint Debtor (if any)	
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 09-37885 **B8** (Official Form 8) (12/08)

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**Northern District of Illinois** 

IN RE:		Case No Chapter <b>7</b>			
Vizcayno, Anna Rizza					
	Debtor(s)		•		
CHAPTER 7	INDIVIDUAL DEB	TOR'S STATEME	NT OF INTENTION		
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if neces		be fully completed for	r <b>EACH</b> debt which is secured by property of th		
Property No. 1					
Creditor's Name: Bank Of America Home Loan Service	cing, LP	Describe Proper 536 W.Daybreak	ty Securing Debt: Lane		
Property will be (check one):  ☐ Surrendered					
If retaining the property, I intend to (c ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain	heck at least one):	(for	r example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  ☐ Claimed as exempt ✓ Not claim	med as exempt				
Property No. 2 (if necessary)					
Creditor's Name: Wells Fargo Bank		Describe Property Securing Debt: 536 W.Daybreak Lane			
Property will be (check one):  ☐ Surrendered					
If retaining the property, I intend to (c ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain	heck at least one):	(for	r example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  ☐ Claimed as exempt ✓ Not claim	med as exempt				
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three	ee columns of Part B m	ust be completed for each unexpired lease. Attac		
Property No. 1					
Lessor's Name:	Describe Lease	ed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No		
Property No. 2 (if necessary)					
Lessor's Name:	Describe Lease	ed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
	<u> </u>				

Date: \_\_\_\_ October 10, 2009

Signature of Joint Debtor

/s/ Anna Rizza Vizcayno Signature of Debtor

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IN RE:			Case No		
Vizcayno, Anna Rizza			Chapter <b>7</b>		
	Debto	or(s)	-		
	DISCLOSURE OI	F COMPENSATION OF ATTORNEY	FOR DEBTOR	R	
1.		2016(b), I certify that I am the attorney for the above-nam y, or agreed to be paid to me, for services rendered or to be ows:			
	For legal services, I have agreed to accept			\$	1,500.00
	Prior to the filing of this statement I have received			\$	500.00
	Balance Due			\$	1,000.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):			
3.	The source of compensation to be paid to me is:	Debtor Other (specify):			
4.	I have not agreed to share the above-disclosed co	ompensation with any other person unless they are members	s and associates of my	law firm.	
	I have agreed to share the above-disclosed comp together with a list of the names of the people sh	ensation with a person or persons who are not members or aring in the compensation, is attached.	associates of my law	firm. A copy of	of the agreement,
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankruptcy case,	including:		
	b. Preparation and filing of any petition, schedules,	endering advice to the debtor in determining whether to file statement of affairs and plan which may be required; editors and confirmation hearing, and any adjourned hearin dings and other contested bankruptey matters;		tcy;	
6.	By agreement with the debtor(s), the above disclosed	fee does not include the following services:			
		CERTIFICATION			
	certify that the foregoing is a complete statement of any proceeding.	y agreement or arrangement for payment to me for represen	tation of the debtor(s)	in this bankrup	otcy
	October 10, 2009	/s/ Manny A. Aguja			
	Date	Manny A. Aguja 6220497 Law Offices of Manny A. Aguja 3144 W. Montrose Ave. Chicago, IL 60618 (773) 866-1186 Fax: (773) 866-1187 maguja3515@aol.com			

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(If known)

IN RE Vizcayno, Anna Rizza

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Debtor(s)

Case No.

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **18** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: October 10, 2009 Signature: /s/ Anna Rizza Vizcayno Anna Rizza Vizcayno Signature: \_\_\_ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Vizcayno, Anna Rizza

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_23

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: October 10, 2009

/s/ Anna Rizza Vizcayno
Debtor

Joint Debtor

 $\begin{array}{c} \text{Case 09-37885} \\ \text{B1D (Official Form 1, Exhibit D) (12/08)} \end{array}$ 

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**Northern District of Illinois** 

IN RE:	Case No
Vizcayno, Anna Rizza	Chapter 7
Debtor(s)	
	BTOR'S STATEMENT OF COMPLIANCE UNSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and th whatever filing fee you paid, and your creditors will be ab	five statements regarding credit counseling listed below. If you cannot be court can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed equired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petitione of the five statements below and attach any documents as	ion is filed, each spouse must complete and file a separate Exhibit D. Check s directed.
the United States trustee or bankruptcy administrator that out	cy case, I received a briefing from a credit counseling agency approved by clined the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. Attach a copy of the through the agency.
the United States trustee or bankruptcy administrator that out performing a related budget analysis, but I do not have a certification of the control of the	cy case, I received a briefing from a credit counseling agency approved by clined the opportunities for available credit counseling and assisted me in icate from the agency describing the services provided to me. You must file provided to you and a copy of any debt repayment plan developed through is filed.
	an approved agency but was unable to obtain the services during the five exigent circumstances merit a temporary waiver of the credit counseling are exigent circumstances here.]
you file your bankruptcy petition and promptly file a certific of any debt management plan developed through the agenc case. Any extension of the 30-day deadline can be granted	still obtain the credit counseling briefing within the first 30 days after cate from the agency that provided the counseling, together with a copy cy. Failure to fulfill these requirements may result in dismissal of your only for cause and is limited to a maximum of 15 days. Your case may asons for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	because of: [Check the applicable statement.] [Must be accompanied by a
of realizing and making rational decisions with respect	sically impaired to the extent of being unable, after reasonable effort, to
	as determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	d above is true and correct.

Signature of Debtor: /s/ Anna Rizza Vizcayno

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Date: October 10, 2009

Form 6 - Statistical Summary (12/07)

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IN RE:		Case No
Vizcayno, Anna Rizza		Chapter 7
<u> </u>	Debtor(s)	•

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability		Amount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E		0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 6,081.84
Average Expenses (from Schedule J, Line 18)	\$ 7,233.37
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 6,760.00

## **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 152,814.08
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 65,138.86
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 217,952.94